

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 15-20053  
§  
MARLON N NORMAND §  
§  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

|  |             |                                       |             |
|--|-------------|---------------------------------------|-------------|
| Assets Abandoned:<br><i>(without deducting any secured claims)</i> | \$22,000.00 | Assets Exempt:                        | \$3,797.36  |
| Total Distributions to<br>Claimants:                               | \$1,591.30  | Claims Discharged<br>Without Payment: | \$57,952.00 |
| Total Expenses of<br>Administration:                               | \$567.34    |                                       |             |

3) Total gross receipts of \$4,906.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$2,747.36 (see **Exhibit 2**), yielded net receipts of \$2,158.64 from the liquidation of the property of the estate, which was distributed as follows:

|  | CLAIMS SCHEDULED   | CLAIMS ASSERTED   | CLAIMS ALLOWED    | CLAIMS PAID       |
|--|--------------------|-------------------|-------------------|-------------------|
| Secured Claims<br>(from <b>Exhibit 3</b> )                           | \$25,500.00        | \$0.00            | \$0.00            | \$0.00            |
| Priority Claims:   |                    |                   |                   |                   |
| Chapter 7 Admin.<br>Fees and Charges<br>(from <b>Exhibit 4</b> )     | NA                 | \$567.34          | \$567.34          | \$567.34          |
| Prior Chapter Admin.<br>Fees and Charges<br>(from <b>Exhibit 5</b> ) | NA                 | \$0.00            | \$0.00            | \$0.00            |
| Priority Unsecured<br>Claims<br>(From <b>Exhibit 6</b> )             | \$7,000.00         | \$7,000.00        | \$7,000.00        | \$1,591.30        |
| General Unsecured<br>Claims (from <b>Exhibit 7</b> )                 | \$51,910.00        | \$633.30          | \$633.30          | \$0.00            |
| <b>Total Disbursements</b>   | <b>\$84,410.00</b> | <b>\$8,200.64</b> | <b>\$8,200.64</b> | <b>\$2,158.64</b> |

4). This case was originally filed under chapter 7 on 06/09/2015. The case was pending for 16 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/14/2016

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

| DESCRIPTION                        | UNIFORM TRAN. CODE | AMOUNT RECEIVED   |
|------------------------------------|--------------------|-------------------|
| Intercepted 2015 income tax refund | 1224-002           | \$4,906.00        |
| <b>TOTAL GROSS RECEIPTS</b>        |                    | <b>\$4,906.00</b> |

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

| PAYEE   | DESCRIPTION | UNIFOR M TRAN. CODE | AMOUNT PAID       |
|---|-------------|---------------------|-------------------|
| MARLON NORMAND                                      | Exemptions  | 8100-002            | \$2,747.36        |
| <b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b> |             |                     | <b>\$2,747.36</b> |

**EXHIBIT 3 – SECURED CLAIMS**

| CLAIM NUMBER                | CLAIMANT                | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED    | CLAIMS ALLOWED | CLAIMS PAID   |
|-----------------------------|-------------------------|--------------------|------------------|--------------------|----------------|---------------|
|                             | CRESCENT BANK AND TRUST | 4210-000           | \$25,500.00      | \$0.00             | \$0.00         | \$0.00        |
| <b>TOTAL SECURED CLAIMS</b> |                         |                    |                  | <b>\$25,500.00</b> | <b>\$0.00</b>  | <b>\$0.00</b> |

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

| PAYEE  | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED  | CLAIMS PAID     |
|--|--------------------|------------------|-----------------|-----------------|-----------------|
| David P. Leibowitz, Trustee                    | 2100-000           | NA               | \$539.66        | \$539.66        | \$539.66        |
| David P. Leibowitz, Trustee                    | 2200-000           | NA               | \$12.17         | \$12.17         | \$12.17         |
| Green Bank                                     | 2600-000           | NA               | \$15.51         | \$15.51         | \$15.51         |
| <b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b> |                    |                  |                 | <b>\$567.34</b> | <b>\$567.34</b> |

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

| CLAIM | CLAIMANT | UNIFORM | CLAIMS | CLAIMS | CLAIMS | CLAIMS |
|-------|----------|---------|--------|--------|--------|--------|
|       |          |         |        |        |        |        |

| NUMBER                                 |                                 | TRAN. CODE | SCHEDULED         | ASSERTED          | ALLOWED           | PAID              |
|--|---------------------------------|------------|-------------------|-------------------|-------------------|-------------------|
| 2                                      | Sherri Jordan                   | 5100-000   | \$0.00            | \$7,000.00        | \$7,000.00        | \$1,591.30        |
|  | SHERRI JORDAN                   | 5100-000   | \$7,000.00        | \$0.00            | \$0.00            | \$0.00            |
|  | STATE OF ILLINOIS CHILD SUPPORT | 5100-000   | \$0.00            | \$0.00            | \$0.00            | \$0.00            |
| <b>TOTAL PRIORITY UNSECURED CLAIMS</b> |                                 |            | <b>\$7,000.00</b> | <b>\$7,000.00</b> | <b>\$7,000.00</b> | <b>\$1,591.30</b> |

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

| CLAIM NUMBER                          | CLAIMANT                            | UNIFORM TRAN. CODE | CLAIMS SCHEDULED   | CLAIMS ASSERTED | CLAIMS ALLOWED  | CLAIMS PAID   |
|---------------------------------------|-------------------------------------|--------------------|--------------------|-----------------|-----------------|---------------|
| 1                                     | American InfoSource LP as agent for | 7100-000           | \$0.00             | \$633.30        | \$633.30        | \$0.00        |
|                                       | AMERICAN COLLECTIONS SYSTEM         | 7100-000           | \$1,400.00         | \$0.00          | \$0.00          | \$0.00        |
|                                       | CONVERGENT OUTSOURCING              | 7100-000           | \$250.00           | \$0.00          | \$0.00          | \$0.00        |
|                                       | CREDITORS DISCOUNT                  | 7100-000           | \$210.00           | \$0.00          | \$0.00          | \$0.00        |
|                                       | FIRST NATIONAL                      | 7100-000           | \$650.00           | \$0.00          | \$0.00          | \$0.00        |
|                                       | STATE FARM INSURANCE                | 7100-000           | \$24,000.00        | \$0.00          | \$0.00          | \$0.00        |
|                                       | STATEFARM INSURANCE                 | 7100-000           | \$24,000.00        | \$0.00          | \$0.00          | \$0.00        |
|                                       | YBUY FINANCIAL LLC                  | 7100-000           | \$1,400.00         | \$0.00          | \$0.00          | \$0.00        |
| <b>TOTAL GENERAL UNSECURED CLAIMS</b> |                                     |                    | <b>\$51,910.00</b> | <b>\$633.30</b> | <b>\$633.30</b> | <b>\$0.00</b> |

FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Page No: 1

Exhibit 8

Case No.: 15-20053-JPC  
 Case Name: NORMAND, MARLON N  
 For the Period Ending: 10/14/2016

Trustee Name: David Leibowitz  
 Date Filed (f) or Converted (c): 06/09/2015 (f)  
 §341(a) Meeting Date: 07/21/2015  
 Claims Bar Date: 06/14/2016

| 1   | 2  | 3                                 | 4  | 5  | 6  |   |
|---|--|-----------------------------------|--|--|--|---|
| Ref. #  | Asset Description<br>(Scheduled and<br>Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Value | Estimated Net Value<br>(Value Determined by<br>Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br>Abandoned<br>OA =§ 554(a) abandon. | Sales/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 1   | Bed, TV, Sofa, Table   | \$750.00                          | \$0.00   |  | \$0.00                                   | FA  |
| 2   | Clothing   | \$300.00                          | \$0.00   |  | \$0.00                                   | FA  |
| 3   | 2014 Chevrolet Impala  | \$22,000.00                       | \$0.00   |  | \$0.00                                   | FA  |
| 4   | Intercepted 2015 income tax refund<br><br>(u)                    | \$0.00                            | \$2,158.64   |  | \$4,906.00                               | FA  |
| <b>Asset Notes:</b> Debtor's pro-rated portion: \$2747.36 |  |                                   |  |  |  |   |

| TOTALS (Excluding unknown value) |                    |                   | Gross Value of Remaining Assets |
|----------------------------------|--------------------|-------------------|---------------------------------|
|                                  | <u>\$23,050.00</u> | <u>\$2,158.64</u> | <u>\$4,906.00</u>               |

**Major Activities affecting case closing:**

06/20/2016 2016 Reporting Period:  
 Asset case - intercepted 2015 tax refund  
 Claims bar date is 6/14/16.  
 Case is ready for TFR.

Initial Projected Date Of Final Report (TFR): 12/31/2016

Current Projected Date Of Final Report (TFR):

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-20053-JPC  
 Case Name: NORMAND, MARLON N  
 Primary Taxpayer ID #: \*\*-\*\*\*6271  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 6/9/2015  
 For Period Ending: 10/14/2016

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*5301  
 Account Title: Marlon Normand  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable): \_\_\_\_\_

| 1                | 2              | 3                         | 4  | 5                 | 6          | 7               |            |
|------------------|----------------|---------------------------|--|-------------------|------------|-----------------|------------|
| Transaction Date | Check / Ref. # | Paid to/<br>Received From | Description of Transaction   | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance    |
| 03/03/2016       |                | United States Treasury    | Unscheduled 2015 Tax Refund  | *                 | \$4,906.00 |                 | \$4,906.00 |
|                  | {4}            |                           | Debtor's pro-rated portion of 2015 tax refund  | \$2,747.36        | 1224-002   |                 | \$4,906.00 |
|                  | {4}            |                           | Estate portion of 2015 tax refund  | \$2,158.64        | 1224-000   |                 | \$4,906.00 |
| 03/07/2016       | 3001           | MARLON NORMAND            | Debtor's Pro-Rated Portion of Tax Refund   | 8100-003          |            | \$2,747.36      | \$2,158.64 |
| 03/31/2016       |                | Green Bank                | Bank Service Fee   | 2600-000          |            | \$7.15          | \$2,151.49 |
| 04/05/2016       |                | Green Bank                | Reverse bank fee   | 2600-000          |            | (\$7.15)        | \$2,158.64 |
| 04/13/2016       | 3001           | MARLON NORMAND            | [Stop Payment - Debtor did not receive check] Debtor's Pro-Rated Portion of Tax Refund   | 8100-003          |            | (\$2,747.36)    | \$4,906.00 |
| 04/13/2016       | 3002           | MARLON NORMAND            | [Re-Issued Check] Debtor's Pro-Rated Portion of Tax Refund   | 8100-002          |            | \$2,747.36      | \$2,158.64 |
| 04/29/2016       |                | Green Bank                | Bank Service Fee   | 2600-000          |            | \$5.34          | \$2,153.30 |
| 05/31/2016       |                | Green Bank                | Bank Service Fee   | 2600-000          |            | \$3.36          | \$2,149.94 |
| 06/30/2016       |                | Green Bank                | Bank Service Fee   | 2600-000          |            | \$3.35          | \$2,146.59 |
| 07/29/2016       |                | Green Bank                | Bank Service Fee   | 2600-000          |            | \$3.46          | \$2,143.13 |
| 09/29/2016       | 3003           | David P. Leibowitz        | Trustee Compensation   | 2100-000          |            | \$539.66        | \$1,603.47 |
| 09/29/2016       | 3004           | David P. Leibowitz        | Trustee Expenses   | 2200-000          |            | \$12.17         | \$1,591.30 |
| 09/29/2016       | 3005           | Sherri Jordan             | Amount Claimed: 7,000.00; Distribution Dividend: 22.73; Claim #: 2; Dividend: 74.25; Amount Allowed: 7,000.00; Notes: (2-1) Domestic Support Obligation; | 5100-000          |            | \$1,591.30      | \$0.00     |

SUBTOTALS \$4,906.00 \$4,906.00

Case No. 15-20053-JPC  
 Case Name: NORMAND, MARLON N  
 Primary Taxpayer ID #: \*\*-\*\*\*6271  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 6/9/2015  
 For Period Ending: 10/14/2016

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*5301  
 Account Title: Marlon Normand  
 Blanket bond (per case limit): \$5,000.000.00  
 Separate bond (if applicable): \_\_\_\_\_

| 1                | 2              | 3                         | 4                          | 5                 | 6          | 7               |            |
|------------------|----------------|---------------------------|----------------------------|-------------------|------------|-----------------|------------|
| Transaction Date | Check / Ref. # | Paid to/<br>Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance    |
|                  |                |                           |                            | <b>TOTALS:</b>    |            | \$4,906.00      | \$4,906.00 |
|                  |                | Less: Bank transfers/CDs  |                            | \$0.00            |            | \$0.00          | \$0.00     |
|                  |                | <b>Subtotal</b>           |                            | \$4,906.00        |            | \$4,906.00      |            |
|                  |                | Less: Payments to debtors |                            | \$0.00            |            | \$2,747.36      |            |
|                  |                | <b>Net</b>                |                            | \$4,906.00        |            | \$2,158.64      |            |

**For the period of 6/9/2015 to 10/14/2016**

|                                   |                   |
|-----------------------------------|-------------------|
| Total Compensable Receipts:       | \$2,158.64        |
| Total Non-Compensable Receipts:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Receipts:     | \$4,906.00        |
| Total Internal/Transfer Receipts: | \$0.00            |

|  |                   |
|--|-------------------|
| Total Compensable Disbursements:       | \$2,158.64        |
| Total Non-Compensable Disbursements:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Disbursements:     | \$4,906.00        |
| Total Internal/Transfer Disbursements: | \$0.00            |

**For the entire history of the account between 03/03/2016 to 10/14/2016**

|                                   |                   |
|-----------------------------------|-------------------|
| Total Compensable Receipts:       | \$2,158.64        |
| Total Non-Compensable Receipts:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Receipts:     | \$4,906.00        |
| Total Internal/Transfer Receipts: | \$0.00            |

|  |                   |
|--|-------------------|
| Total Compensable Disbursements:       | \$2,158.64        |
| Total Non-Compensable Disbursements:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Disbursements:     | \$4,906.00        |
| Total Internal/Transfer Disbursements: | \$0.00            |

Case No. 15-20053-JPC  
 Case Name: NORMAND, MARLON N  
 Primary Taxpayer ID #: \*\*-\*\*\*6271  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 6/9/2015  
 For Period Ending: 10/14/2016

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*5301  
 Account Title: Marlon Normand  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable): \_\_\_\_\_

| 1                | 2              | 3                         | 4                          | 5                 | 6          | 7               |         |
|------------------|----------------|---------------------------|----------------------------|-------------------|------------|-----------------|---------|
| Transaction Date | Check / Ref. # | Paid to/<br>Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |
|                  |                |                           |                            |                   |            |                 |         |

| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSE | ACCOUNT BALANCES |
|----------------------|--------------|--------------|------------------|
|                      | \$4,906.00   | \$4,906.00   | \$0.00           |

For the period of 6/9/2015 to 10/14/2016

|                                   |                   |
|-----------------------------------|-------------------|
| Total Compensable Receipts:       | \$2,158.64        |
| Total Non-Compensable Receipts:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Receipts:     | \$4,906.00        |
| Total Internal/Transfer Receipts: | \$0.00            |

|  |                   |
|--|-------------------|
| Total Compensable Disbursements:       | \$2,158.64        |
| Total Non-Compensable Disbursements:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Disbursements:     | \$4,906.00        |
| Total Internal/Transfer Disbursements: | \$0.00            |

For the entire history of the case between 06/09/2015 to 10/14/2016

|                                   |                   |
|-----------------------------------|-------------------|
| Total Compensable Receipts:       | \$2,158.64        |
| Total Non-Compensable Receipts:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Receipts:     | \$4,906.00        |
| Total Internal/Transfer Receipts: | \$0.00            |

|  |                   |
|--|-------------------|
| Total Compensable Disbursements:       | \$2,158.64        |
| Total Non-Compensable Disbursements:   | <u>\$2,747.36</u> |
| Total Comp/Non Comp Disbursements:     | \$4,906.00        |
| Total Internal/Transfer Disbursements: | \$0.00            |

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ